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FINGERHUT

WebBank  
6250 Ridgewood Road  
St. Cloud, MN 56303

003893

MARK CARLO

Customer Number: 3900881711  
December 11, 2020

## Notice of Credit Denial

Dear Applicant:

Thank you for applying for the WebBank/Fingerhut Advantage Revolving Credit Account and the WebBank/Fingerhut FreshStart Closed End Installment Loan.

After carefully reviewing your application, we are sorry to advise you that we cannot open an account for you at this time. If you placed an order for Fingerhut merchandise with this application it has been cancelled.

We did not open an account for you because your credit score did not meet our requirements to open a credit account at this time. For the specific reasons for our decision, please see the key factors that adversely affected your credit score listed below. Those key factors are also the principal reasons why your credit score did not meet our requirements to open a credit account at this time.

In evaluating your application the consumer reporting agency/agencies listed below provided us with information that in whole or part influenced our decision. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the credit reporting agency. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you feel that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency. You can find out about the information contained in your file by contacting:

Experian Consumer Assistance701 Experian Parkway  
P.O. Box 2002  
Allen, TX 75013-0036  
[www.experian.com/reportaccess](http://www.experian.com/reportaccess)  
Phone 888.397.3742  
Hearing Impaired 800.972.0322

We obtained your credit score from Experian NCAC and used it in making our credit decision. Your credit score is a number that reflects the information in your credit report. Your credit score can change, depending on how the information in your credit report changes.

On 12-09-2020 your PreciseID credit score was: 655. This score can range from a low of 1 to a high of 999.

The key factors that adversely affected your credit score:

- Lack of installment trades
- Lack of revolving trades opened at least 6 months
- Lack of trades with positive balance/limit ratio
- Too few bank card trades

If you have any questions about this notice, you should contact Fingerhut at the address above or by calling 1-800-356-2347 Monday – Friday 7:30 AM – 6:00 PM Central Time.

Sincerely,  
WebBank  
Salt Lake City, UT

Fingerhut Credit Accounts are issued by WebBank, Member FDIC.

See back for more information

0101-007502

EXHIBIT 14